

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-19544-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tamer M. Zakhary  
110 Birch Street  
Bloomfield, NJ 07003

Social Security No.:  
xxx-xx-9676

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on and a confirmation hearing on such Plan has been scheduled for .

The debtor filed a Modified Plan on 01/23/2024 and a confirmation hearing on the Modified Plan is scheduled for 3/14/2024 at 08:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: January 24, 2024  
JAN: dlr

Jeanne Naughton  
Clerk

In re:  
Tamer M. Zakhary  
Debtor

Case No. 23-19544-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jan 24, 2024

User: admin  
Form ID: 186

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2024:

Recip ID	Recipient Name and Address
db	+ Tamer M. Zakhary, 110 Birch Street, Bloomfield, NJ 07003-4018
520131451	+ Amit Shah, DPM LLC, 3176 Route 27, Suite 1C, Kendall Park NJ 08824-1514
520131461	+ Brad D. Layton, JP Morgan Chase, 900 US Highway 9 North, Suite 600, Woodbridge NJ 07095-1003
520131462	+ CACI, 500 Northwest Plaza Drive, Suite 300, Saint Ann MO 63074-2218
520065275	Christopher Tobia, Address Required, Bloomfield, NJ 07003
520108813	+ Christopher Tobia, 310 Third Avenue, Rear, Bradley Beach, NJ 07720-1264
520131463	+ Cigna/The Progressive Corporation, 401 Chestnut Street, Chattanooga TN 37402-4924
520065278	+ Diane/Virgilio, 110 Birch Street, Bloomfield, NJ 07003-4018
520131454	+ E-Systems Group LLP, 1850 Lefthand Circle, Longmont, CO 80501-6720
520131465	+ Hinman Howard & Kattell, LLP, 250 Pehle Avenue, Suite 200, Saddle Brook NJ 07663-5835
520131455	+ LabCorp Holdings, 531 S. Spring Street, Burlington NC 27215-5866
520065281	+ Law Offices Parker McCay PA, 9000 Midlantic Drive, Suite 5054, Mount Laurel, NJ 08054-1539
520065285	Pnc Bank, K A16 2j, Kalamazoo, MI 49009
520065283	+ Pnc Bank, P.O.Box 500/K A16 2j, Portage, MI 49081-0500
520131458	+ Princeton ENT & Sleep LLC, 10 Forrestal Road South, Princeton NJ 08540-6666
520131459	+ UMCP at Plainsboro Ed NJ, 1 Plainsboro Road, Plainsboro NJ 08536-1913
520065287	+ Wilmington Savings Fund/CSMC, Parker McCay P.A., 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539
520065286	+ Wilmington Savings Fund/CSMC, 15480 Laguna Canyon Road, Irvine, CA 92618-2132
520131460	+ Your Heart Doc LLC/Dr. Rany Saleh, PO Box 629, Franklin Lakes NJ 07417-0629

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 24 2024 23:19:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 24 2024 23:19:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 24 2024 23:19:00	Wilmington Savings Fund Society, FSB, not in its i, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
520108812	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 24 2024 23:19:00	Barclays Bank/US Airways, 1007 Orange Street, Suite 1541, Wilmington DE 19801-1242
520065273	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2024 23:23:49	Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007
520131452	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 24 2024 23:23:50	Cach of NJ LLC, c/oResurgent Capital Services, PO Box 10497, Greenville SC 29603-0497
520065272	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 24 2024 23:34:20	Capital One, Po Box 85064, Glen Allen, VA

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520102686	+ Email/PDF: ebn_ais@aisinfo.com	Jan 24 2024 23:24:02	23058 Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520115589	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2024 23:34:30	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520065276	+ Email/Text: EDI@CACIONLINE.NET	Jan 24 2024 23:19:00	Consumer Adjustment Co, 12855 Tesson Ferry Rd, Saint Louis, MO 63128-2911
520065279	Email/Text: mrdiscen@discover.com	Jan 24 2024 23:19:00	Discover Bank, Po Box 15316, Wilmington, DE 19850
520065277	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jan 24 2024 23:34:26	Dept Of Ed/Aidvantage, 1891 Metro Center Dr, Reston, VA 20190-5287
520072288	Email/Text: mrdiscen@discover.com	Jan 24 2024 23:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520131464	+ Email/Text: ecourts.col_efilings@fskslaw.com	Jan 24 2024 23:19:00	Fein Such Kahn & Shepard, Attorneys At Law, 7 Century Drive, Suite 201, Parsippany NJ 07054-4609
520131453	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 24 2024 23:24:01	Chase Bank USA, PO Box 15548, Wilmington DE 19886
520065280	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 24 2024 23:23:16	Jpmcb Card, 301 N Walnut St, Floor 09, Wilmington, DE 19801
520088509	+ Email/Text: RASEBN@raslg.com	Jan 24 2024 23:19:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520065282	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 24 2024 23:34:25	Macyscbna, 911 Duke Blvd, Mason, OH 45040
520131456	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 24 2024 23:19:00	Midland Funding, 320 E Big Beaver Road, Troy MI 48083-1238
520131457	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 24 2024 23:19:00	Midland Funding/Wachovia Bank, 320 E Big Beaver Road, Troy MI 48083-1238
520121063	Email/Text: Bankruptcy.Notices@pnc.com	Jan 24 2024 23:19:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101
520065284	Email/Text: Bankruptcy.Notices@pnc.com	Jan 24 2024 23:19:00	Pnc Bank, 2730 Liberty Av, Pittsburgh, PA 15265
520114967	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 24 2024 23:34:20	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520131466	Email/Text: signed.order@pfwattorneys.com	Jan 24 2024 23:19:00	Pressler Felt & Warshaw, Attorneys At Law, 7 Entin Road, Parsippany, NJ 07054
520127462	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 24 2024 23:19:00	Wilmington Savings Fund Society, FSB., c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9094
TOTAL: 25			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520065274	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Cbna, Ccs Gray Ops Center, Gray, TN 37615
520108814	##+	US Airways, 111 West Rio Salado Parkway, Tempe, AZ 85281-2878

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Tamer M. Zakhary fitz2law@gmail.com nadiafinancial@gmail.com
Robert P. Saltzman	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as owner trustee of CSMC 2019-RPL5 Trust dnj@pbslaw.org
Stuart H. West	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as owner trustee of CSMC 2019-RPL5 Trust swest@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6